

FIRST BANKS, INC.

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1118797	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$10,550	\$7,353	-30.3%		
Loans	\$7,047	\$4,538	-35.6%		
Construction & development	\$1,093	\$498	-54.4%		
Closed-end 1-4 family residential	\$885	\$711	-19.7%		
Home equity	\$458	\$402	-12.3%		
Credit card	\$0	\$0	-50.0%		
Other consumer	\$44	\$24	-45.4%		
Commercial & Industrial	\$1,739	\$994	-42.8%		
Commercial real estate	\$2,422	\$1,615	-33.3%		
Unused commitments	\$1,571	\$923	-41.3%		
Securitization outstanding principal	\$3	\$3	-6.3%		
Mortgage-backed securities (GSE and private issue)	\$510	\$1,282	151.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$201	1040.4%		
Cash & balances due	\$2,525	\$997	-60.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$98	\$153	56.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$89	\$145	63.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$9,671	\$6,659	-31.1%		
Deposits	\$8,814	\$6,580	-25.3%		
Total other borrowings	\$777	\$32	-95.9%		
FHLB advances	\$600	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$775	\$597	-23.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$83	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.6%	7.4%	--		
Tier 1 risk based capital ratio	9.1%	11.7%	--		
Total risk based capital ratio	10.4%	12.9%	--		
Return on equity ¹	-70.6%	-30.1%	--		
Return on assets ¹	-5.6%	-2.5%	--		
Net interest margin ¹	3.2%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	38.3%	49.7%	--		
Loss provision to net charge-offs (qtr)	76.3%	67.5%	--		
Net charge-offs to average loans and leases ¹	4.5%	6.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	37.3%	27.5%	2.9%	5.2%	--
Closed-end 1-4 family residential	12.3%	6.8%	1.4%	1.1%	--
Home equity	1.1%	2.1%	0.3%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.7%	0.7%	0.7%	--
Commercial & Industrial	2.4%	6.7%	1.1%	1.0%	--
Commercial real estate	4.7%	7.6%	0.7%	1.7%	--
Total loans	9.9%	8.9%	1.2%	1.8%	--